

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**In re Applicant:**

Wilf et al.

Serial No.: 10/574,546

Filed: 3 APRIL 2006

## For: Methods and Systems For Determining The Reliability of Transactions

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### Group Art Unit:

Attorney Docket No.: 2876/18

Examiner:

Commissioner of Patents and Trademarks  
Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is PTO Form 1449 which lists citations which may be material to the patentability of the above-identified application.

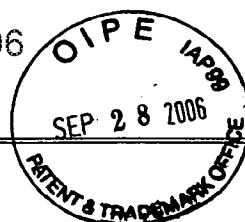
These are being submitted in compliance with the duty of disclosure defined in 37 C.F.R. 1.56. The Examiner is requested to make these citations of official record in this application.

This Information Disclosure Statement Under 37 C.F.R. 1.56 is not to be construed as a representation that a search has been made, that additional matter which is material to the examination of this application does not exist, or that any one or more of these citations constitutes prior art.

Respectfully submitted,

Mark M. Friedman  
Attorney for Applicant  
Registration No. 33,883  
Date: September 19, 2006

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /J.N./



Sheet 1 of 1

Form PTO-1449 (Modified)

Atty. Docket No.  
2876/18Application No.  
10/574,546

INFORMATION DISCLOSURE CITATION  
IN AN APPLICATION  
(USE SEVERAL SHEETS IF NECESSARY)

Applicant:  
Wilf et alFiling Date:  
April 3, 2006

Group Art Unit:

## U.S. PATENT DOCUMENTS

	EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
AA		003/0023541	1/2003	Black et al.			
AB		5757917	5/1998	Rose et al.			
AC		5826241	10/1998	Stein et al.			
AD							
AE							
AF							
AG							
AH							
AI							
AJ							
AK							

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
							YES NO
AL		WO03/017049	2/2003	PCT	G06Q 20/00		
AM		WO01/69549	9/2001	PCT	G06Q 20/00		
AN							
AO							
AP							
AQ							

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR | Data Mining: Practical Machine Learning Tools and Techniques with Java Implementations by: Ian H. Witten, Eibe Frank, Morgan Kaufmann (Oct 1999)

EXAMINER /James Nigh/ DATE CONSIDERED 03/20/2009

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformation and not considered. Include copy of this form with next communication to applicant.